AZANIA BANK LIMITED PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS



Issued Pursuant to Requiations 7 & 8 of the Banking and Financial Institutions (Dislosures) Regulattions, 2014

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2	JUNE 2023 (Amount in TShs "Milliöns")			INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2023			(Amount in TShs " Millions")			CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2023		(Amount in TShs " Millions")			
	Current Quarter 30th June 2023		revious Quarter st March 2023			Current Quarter 30th June 2023	Comperative Quarter (Previous year) 30th June 2022	Current Year Cumulative 31st June 2023	Comparative Year (Previous Year) Cumulative 30th June 2022			Previous Quarter 31s March 2023	Cumulative as at	Comparative Year(Previous Year) Cumulative as at 30th June 2022	
1. ASSETS				Interest Income		40,569.77	28,957.29	76,345.66	59,861.39	i. Cash flow from operating activities					
Cash	32,226.11		33,817.25	Interest Expense		(19,338.32)	(14,542.09)	(36,770.73)	(28,132.89)	Operating Income	7,213	3 7,22	222 14,434	34 15,543	
Balances with Bank of Tanzania	42,481.05		53,291.01	Net Interest Income		21,231.45	14,415.20	39,574.93	31,728.50	Adjustment for :-					
Investment in Government securities	219,070.58		216,215,69	Bad debts Written -off			-		-	-Impairment/Amortization	(6,116	6) 2,41	18 (3,698	98) 12,255	
Balances with other Banks and financial institutions	7.242.39		10.276.84	Impairement losses on loans and Advances		(6.207.87)	(6.810.19)	(6.379.24)	(9.010.19)	-Net change in loans and Advances	(123,909		22) (228,531	(35,374)	
Cheques and items for clearing	7,512.59		6 942 61	Non - Interest Income		10,794.18	16.132.72	16,081.79	22,155,85	-Net change in Statutory Min Reserve	(4,832				
Interbranch float items	7,012.03		0,512.01	6.1 Foreign exchange profit/(Loss)		2,911.04	2,103.99	4,571.26	4,476.76	-Net change in Deposits	69,89				
Bills negotiated				6.2 Commissions and Fees		5,404.84	4,706.16	9.032.17	7,380.43	-Net change in Short Term Negotiable Securities	(5,708				
Customers' Liabilities for Acceptances	1		-	6.3 Dividend Income		0,101.01	4,700.10	7,002.11	62.08	-Net change in Other liabilities	2,209	1 1 1			
Interbank Loans Receivables	(1.050.01		57,141.32	6.4 Other operating income		2.478.30	9,260.50	2.478.36	10,236.59	-Net change in Other assets	59				
Investment in other securities	61,852.91 5.200.00		4,200.00	Non - Interest Expense		(18,604.83)	(14.825.55)	(34,842.99)	(29,331.09)	-tax paid	(319				
I			-	7.1 Salaries and Benefits		(10,293.00)	(-1)1-1111	(20,285.45)		-tax paul -Others (Specify)	2,613		366 2,979		
Loans, Advances and Overdrafts[Net of allowances for probable Losses]	1,149,941.95		1,049,174.14				(8,986.65)	1 1	(18,175.99)						
				7.2 Fees and Commission		(155.98)	(117.68)	(274.65)	(240.72)	Net cash provided (used) by operating activities	(58,364	4) (48,78	85) (107,149	101,770	
Other Assets	78,253.40		78,015.21	7.3 Other operating expenses		(8,155.85)	(5,721.22)	(14,282.88)	(10,914.38)						
Equity Investments	12,429.00		12,429.00	Operating Income/(Loss) before Tax ordinary items		7,212.93	8,912.18	14,434.49	15,543.06	ii Cash flow from investing activities:					
Underwriting accounts			-	Income Tax Provision		(2,000.07)	(1,568.27)	(2,301.34)	(2,168.27)	Dividend received					
Property, Plant and Equipment	15,228.38		14,564.43	Net income /(Loss) After Income tax and		5,212.87	7,343.91	12,133.16	13,374.79	Purchase of fixed assets	(594	4) (1,25	51) (1,845	.5) (654)	
TOTAL ASSETS	1,631,438.35		1,536,067.50	Number of employees		596.00	572.00	596.00	572.00	Proceeds from sale of fixed assets					
				Basic Earnings Pershare		112.68	160.56	131.86	145.40	Purchase of non-dealing securities					
2. LIABILITIES				Diluted Earnings Pershare		112.68	160.56	131.86	145.40	Proceeds from sale non-dealing securities					
Deposits from other banks and financial institutions				Number of Branches		25.00	24.00	25.00	24.00	Others (Specify) - Equity investment					
Customer deposits	1.063.518.72		991,404,43				24.00		24.00	Net cash provided (used) by investing activities	(594	4) (1,25	51) (1,845	.5) (654)	
Cash Letters of Credit	3,507.93		3.518.84	PERFORMANCE INDICATORS						nee cam provided (about by investing activities	(65)	(1,20	(1,010	[001]	
Special deposits	3,507.93	_	3,518.84	i.Return on average total assets		1.83%	0.000	1.84%		iii Cash from financing activities					
		_					2.85%		2.53%	, and the second					
Payment orders/transfers payable	1			ii.Return on Average sharehoders' funds		7.47%	11.16%	8.74%	10.28%	Repayment of Long-term Debt	1,77	,,	200	04	
Bankers Cheques and Drafts Issued	1.1		4.7	iii.Non interest expense to Operating income		58.38%	48.53%	56.69%	54.43%	Proceeds from issuance of long term debt	1,72		2,004	1 1	
Accrued taxes and expenses payable	22,748.84		23,479.78	iv.Net Interest income to average earning assets		6.45%	6.21%	6.04%	6.82%	Proceeds from issuance of Share capital	(1,005		14) (1,818		
Acceptances Outstanding	-		-							Payment of cash Dividends	(4,056	4	(4,056		
Interbranch float items	-		-	Signed by:						Net change in other borrowings	21,85	36,12	57,980	3,021	
Unearned income and other deferred charges			-							Porceeds from new equity		1	23 2/	24	
Other Liabilities	19,224.76		17,056.02							Net cash provided (used) by financing activities	18,512	2 35,62	54,133	33 2,352	
Borrowings	241,792.54		221,104.26	Managing Director	Ms. Esther Mang'enya		6-Jul-23								
3. TOTAL LIABILITIES	1,350,793.90		1,256,568,03							iv. Cash and cash equivalents:					
4. NET ASSETS/(LIABILITIES) 16 LESS 29	280,644,45		279,499,47							Net increase (decrease) in cash and cash equivalents	(40,445	5) (14,41	16) (54,862	52) 103,468	
5. SHAREHOLDERS' FUNDS	200,011110		213,133.11	Director of Finance and Planning	Mrs. Jacqueline L.Tinkasimile		6-Jul-23			,	(.,,		, , , , ,		
Paid up share capital	185,551.37		185,550.37							Cash and cash Equivalent at the beginning of the Quarter	157,125	171,54	171,541	41 124,033	
Capital reserves	832.30		832.30												
Retained Earnings	54,307.75		58,376,64	Director of Internal Audit	Mr.Oswald Matilya		6-Jul-23			Cash and cash equivalent at the end of the Quarter	116,679	9 157,12	25 116,679	79 227,501	
Profit (Loss) Account	12,133.16		6,920.29												
Other capital accounts	-		-	We, the under-named non-executive members of the board of d	lirectors, attest to the correctness of the	above statements. We declar	re that the statements have been	examined by us, and to the bes	st of our knowledge and belief						
Regulatory Reserve	27.819.87		27.819.87	have been prepared in conformance with the instructions and a	are true and correct.										
6. TOTAL SHAREHOLDERS FUNDS	280,644.45		279,499,47												
Contingent liabilities	106,727.46		84.008.38								ANIA BANK LIMITED				
Non Performing Loans and advance	100,727.40		04,000.00								OF CHANGES IN EQU			2023	
Ton I crossing sould and advance	127,122.14		160,185.72							Ordinary Share share capital premium	Retained earnings (Accumulated losses)		General Provision Reserve	Others Total	
Allowance for Probable losses	32,561.74		49,531.35	Signed by:						Current Besied 20th June 2022		reserve int in TShs " Millions"	1)		
Other non performing assets	199.79		199.79							Balance as at the beginning of the Period 185.550	65,297	27,820		832 279,4	
										Profit for the Year Transactions With Owners Other Comprehensive Income	4,068.9			4,0	
7 PERFORMANCE INDICATORS				Chairman	Eng.Julius B.Ndyamukama		6-Jul-23			Regulatory Reserve Balance as at the end of the current period 185,551	66,441	27,820		832 280,6	
(i)Shareholders Funds to Total Assets	17.20%		18.20%							100,001	55,171	21,020		552 280,0	
(ii)Non performing loans to Total Gross Loans	10.75%		14.58%							CONDENSED STATEMENT OF CH	ANGES IN EQUITY AS AT	31ST MARCH 2023			
(iii)Gross loans and advances to Total Deposits	112.11%		112.43%	Vice chairman	Mr. Felix M.Maagi		6-Jul-23			Ordinary Share				Others Total	
purpoross rouns and advances to rotal Deposits	112.1170		112.4576	vice chan nidil	MI. PCIIA M.Mangi		U-JUI-23				(Accumulated losses) (Amou	Regulatory reserve int in TShs "Millions"	Reserve		
C 17	70 1001		CD 2001							Current Period 31st March 2023 Balance as at the beginning of the Period 185,528 -	58,360	27,820		832 272,5	
(iv)Loans and Advances to Total Assets	70.49%		68.30%							Profit for the Year Transactions With Owners 23	6,920 16.5			6,9	
Marking and Accepts to Total Accepts	83.92%		82.90%							Other Comprehensive Income Regulatory Reserve	<u> </u>				
(v)Earning Assets to Total Assets				I .											
(vii)Deposits Growth (vii)Assets Growth	7.25% 6.21%		7.84% 7.94%							Balance as at the end of the current period 185,550 -	65,297	27,820		832 279,4	

FEES AND CHARGES AS OF 30TH JUNE 2023

Cardinan Assessed	Ladam Fara Manthla				
Savings Account	Ledger Fees Monthly Normal Savings	6,000	1.80	1.80	1.5
				_	
	Special Savings	3,500	1.80	1.80	1.5
	Jikwamue Individual	500	N/A	N/A	N/
	Vicoba Group	2,000	N/A	N/A	N/
	Selected Savings Accounts	Free	N/A	N/A	N/
	Statement				
	0.634 .4	4.700	2.00	2.00	2.0
	0-6 Months	4,700	3.00	3.00	2.5
	More than six months per page	2,200	1.00	1.00	0.7
	Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.5
	Service Charge	2,500	1.00	1.00	1.0
	Closing Account	24,000	17.28	17.28	14.4
	Monthly dormant accounts charges savings	Free	Free	Free	Fr
	Dormant activation fees	Free	Free	Free	Fr
Current Account	Ledger Fees Monthly				
	Personal	7,000	4.32	4.32	3.6
	Business	16,000	10.80	10.80	9.0
	Corporate	26,000	25.00	25.00	20.0
	Statement				
·	1-6 months	5,000	3.00	3.00	2.5
	More than six month (Per Page)	2,200	1.00	1.00	0.7
	Service Charge	4,000	2.00	1.50	1.5
	Closing account	36,000	25.92	25.92	21.6
	Monthly Dormant Charges	Free	Free	Free	Fn
	Dormant activation fees	Free	Free	Free	Fr
	Counter Leaf	11,800	8.50	8.50	7.0
	Cheque book (50 Leaf)	25,000	10.00	10.00	8.5
	Cheque book (100 Leaf)	45,000	20.00	20.00	17.0
Returned Cheques (Issued by our customers)	(i) Insufficient fund	121,000	60.00	N/A	N
	(ii) Other reasons	24,600	16.99	N/A	N
	Stop Payment orders per leaf	64,000	30.96	30.96	25.8
	Blocking of lost cheque book	25,000	10.00	10.00	2010
	g	.,,			
Cash Transactions over the					
counter					
Cash Withdrawal at Counter	0 ≤ 3M	5,000	0.59%	0.59%	0.59
	>3M ≤5M	0.1800%	0.59%	0.59%	0.59
	> 5M ≤10M	0.1700%	0.59%	0.59%	0.59
	> 10M	0.1650%	0.59%	0.59%	0.59
	Maximum cash withdrawal charges	150,000	75.00	75.00	75.0
	Cash payment to 3rd party	6,000	4.32	4.32	3.6
	Bulk cash withdrawal	Free	Free	Free	Fre
Cash Deposit	Cash deposit charges(TZS)	Free			
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	N
	Cash deposit charge \$1,\$5,\$10 and \$20		5.00%	5.00%	5.00
	Mutilated note deposit	0.5 % of the amount,maximum	N/A	N/A	N
	^	50,000			
	School fees deposits	Free	N/A	N/A	N/
				2011	
Transfers	TISS	12,000	6.00	N/A	N
Transfers	TT	,			N
Transfers	TT (i) Outward foreign transfers	USD 59	59.00	USD 59	USD :
Transfers	TT (i) Outward foreign transfers (ii) Non account holder	USD 59 USD 59	59.00 59.00	USD 59 USD 59	USD :
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers	USD 59 USD 59 USD 12	59.00 59.00 USD 12	USD 59 USD 59 USD 12	USD :
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank)	USD 59 USD 59 USD 12 Free	59.00 59.00 USD 12 Free	USD 59 USD 59 USD 12 Free	USD : USD : USD :
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks)	USD 59 USD 59 USD 12 Free 12,000	59.00 59.00 USD 12 Free 6.00	USD 59 USD 59 USD 12 Free 6.00	USD S USD S USD Fr 5.0
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers	USD 59 USD 59 USD 12 Free	59.00 59.00 USD 12 Free	USD 59 USD 59 USD 12 Free	USD S USD S USD Fr 5.0
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges:(Single transfer)	USD 59 USD 59 USD 12 Free 12,000	59.00 59.00 USD 12 Free 6.00 1.00	USD 59 USD 59 USD 12 Free 6.00 1.00	USD S USD S USD Fr 5.0
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges: (Single transfer) (i) Outward transfers	USD 59 USD 59 USD 12 Free 12,000 1,300	59.00 59.00 USD 12 Free 6.00 1.00	USD 59 USD 59 USD 12 Free 6.00 1.00	USD 3 USD 3 USD 3 Fr 5.0
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT chargess(Single transfer) (i) Outward transfers (ii) Inward transfers	USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A	59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A	USD 59 USD 59 USD 12 Free 6.00 1.00	USD S USD S USD Fr 5.0
Transfers	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges: (Single transfer) (i) Outward transfers	USD 59 USD 59 USD 12 Free 12,000 1,300	59.00 59.00 USD 12 Free 6.00 1.00	USD 59 USD 59 USD 12 Free 6.00 1.00	USD 3 USD 3 USD 3 Fr 5.0
	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT chargess(Single transfer) (i) Outward transfers (ii) Inward transfers	USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A	59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A	USD 59 USD 59 USD 12 Free 6.00 1.00	USD 3 USD 3 USD 3 Fr 5.0
Transfers Salary Handling	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges: (Single transfer) (i) Outward transfers (ii) Inward transfers GePG	USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A Free	59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A	USD 59 USD 59 USD 12 Free 6.00 1.00 5.76 N/A	USD 2 USD 3 USD 3 Fr 5.0 0.7
	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT chargess(Single transfer) (i) Outward transfers (ii) Inward transfers GePG	USD 59 USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A Free	59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A	USD 59 USD 59 USD 12 Free 6.00 1.00 5.76 N/A	USD 2 USD 2 USD 3 Fr 5.0 0.7
	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges (Single transfer) (i) Outward transfers (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania)	USD 59 USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A Free	\$9.00 \$9.00 USD 12 Free 6.00 1.00 5.76 N/A Free	USD 59 USD 59 USD 59 USD 12 Free 6.00 1.00 5.76 N/A N/A Free	USD 2 USD 2 USD 3 Fr 5.0 0.7 4.8 No
	TT (i) Outward foreign transfers (ii) Non account holder Innward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges:(Single transfer) (i) Outward transfers (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania) Outward (By EFT)	USD 59 USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A Free	59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A Free	USD 59 USD 59 USD 12 Free 6.00 1.00 5.76 N/A N/A Free N/A	USD 3 USD 3 USD 3 Fr 5.0 0.7 4.8 No
	TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers EFT charges (Single transfer) (i) Outward transfers (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania)	USD 59 USD 59 USD 59 USD 12 Free 12,000 1,300 8,000 N/A Free	\$9.00 \$9.00 USD 12 Free 6.00 1.00 5.76 N/A Free	USD 59 USD 59 USD 59 USD 12 Free 6.00 1.00 5.76 N/A N/A Free	USD 2 USD 2 USD 3 Fr 5.0 0.7 4.8 No

TYPE OF CHARGES

PRODUCT TYPE	TYPE OF CHARGES	128	USD	EUR	GB
ssuance of Bankers cheque	(i) Existing Customer	20,000	14.40	14.20	12.0
•	(ii) Walk in Customers	30,000	21.60	21.60	18.0
	Certificate of balance	60,000	30.00	30.00	25.0
	Comfort/Introduction Letter	72,000	36.00	36.00	30.0
oans	Loan balance confirmation;				
	Retail	5,000	N/A	N/A	N/
	Corporate	50,000	36.00	36.00	30.0
ATM Transactions					
Azania Umoja ATM Withdrawal	s Umoja Switch ATM Network				
	1,000 - 99,999	1,500	N/A	N/A	N/
	100,000 - 400,000	1,700	N/A	N/A	N/
	Balance Enquiry on ATMs	400	N/A	N/A	N/
		Classic card - Free			
VISA ATM Cards	New Issue of Visa Card	Infinite card- premium banking			
		membership			
		Classic card - TZS 16,000			
	Annual Charges	Infinite card - premium banking			
		membership			
	Visa ATM card Replacement	Classic card - TZS 24,000			
		Infinite card - TZS 59,000			
	Pin reset	Free			
	Cards uncollected or destroyed	No charge			
Visa ATM Withdrawals	Balance Inquiry- Domestic(Our customer, Our ATM)	Classic card - TZS 300			
		Infinite card-TZS 300		\longrightarrow	
	Balance Inquiry- Domestic(Our customer, Not our	Classic card - TZS 950		1	
	ATM)	Infinite card-TZS 950		\longrightarrow	
	Balance Inquiry- International	Classic card - TZS 2,500			
	Summer inquity inventional	Infinite card-TZS 2,500			
	Cash Withdrawal -Other Banks within Tanzania	Classic card - TZS 3,540			
		Infinite card-TZS 3,540		\rightarrow	
	Cash Withdrawal -Other Banks outside Tanzania	Classic card - TZS 7,080			
		Infinite card-TZS 7,080			
A LIL COMO D. LI	D	450			
Mobile (SMS) Banking	Balance Inquiry	450		-+	
	Min statement	800	27/1	27/4	
	Intra bank charges (by mobile)	300	N/A	N/A	N
	Inter bank charges (by mobile)	2,300	1.00	1.00	1.0
Mobile Banking Transfers	Wallet to Bank	Free	Free	Free	Fr
	Bank to wallet (VAT Inclusive)	200		-+	
	<1,000 1,000 - 4,999	200		-+	
	5,000 - 9,999	600		-+	
	10,000 - 19,999	1,700	-	-	
	20,000 - 29,999	2,200		-	
	30,000 - 49,999	3,000		-	
	50,000 - 49,999	4,000	-	-	
	100,000 - 199,999	4,500	-	-	
	200,000 - 299,999	5,000	-	-	
	300,000 - 299,999	5,700	-	-	
	400,000 - 499,999	6,000		-	
	500,000 - 599,999	7,000	-	-	
	600,000 - 699,999	7,400		-+	
	700,000 – 799,999	7,400	-	-+	
	800,000 - 899,999	7,800		-	
	900,000 - 1,000,000	8,000	+	-+	
	/vv,vv0 = 1,000,000	8,000	$\overline{}$	-+	
	1.000.001 - 2.000.000	10.000			
	1,000,001 - 2,000,000	10,000	-+	-	
	1,000,001 - 2,000,000 2,000,001 - 5,000,000	10,000 12,000			
ntarnat Ranking					
nternet Banking	2,000,001 - 5,000,000	12,000			
nternet Banking	2,000,001 - 5,000,000 Registration fee	12,000 Free	Free	1.00	0
nternet Banking	2,000,001 - 5,000,000 Registration fee Payments internal	12,000 Free Free	Free 6 00	1.00 N/A	
internet Banking	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS)	12,000 Free Free 12,000	6.00	N/A	N
internet Banking	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT)	12,000 Free Free 12,000 N/A	6.00 59.00	N/A USD 59	USD
nternet Banking	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail)	12,000 Free Free 12,000 N/A 3,360	6.00 59.00 1.18	N/A USD 59 1.18	0.7 N USD :
nternet Banking	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT)	12,000 Free Free 12,000 N/A	6.00 59.00	N/A USD 59	USD 0.
	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate)	12,000 Free Free 12,000 N/A 3,360	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate)	12,000 Free Free 12,000 N/A 3,360	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
nternet Banking Cash Withdrawal at Azania Ban Igent	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate)	12,000 Free Free 12,000 N/A 3,360 12,800	6.00 59.00 1.18	N/A USD 59 1.18	USD
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate)	12,000 Free Free 12,000 N/A 3,360 12,800	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) 1,000 - 9,999 10,000 - 19,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) 1,000 - 9,999 10,000 - 19,999 20,000 - 39,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) (1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) 1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 50,000 - 99,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500 2,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TTS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) 1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 100,000 - 199,999 100,000 - 199,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500 2,000 3,000 3,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) 1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 50,000 - 99,999 100,000 - 199,999 200,000 - 199,999 200,000 - 199,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500 2,000 3,000 4,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) (1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 50,000 - 99,999 100,000 - 199,999 200,000 - 399,999 500,000 - 999,999 500,000 - 999,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500 2,000 3,000 4,000 5,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) (1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 50,000 - 99,999 100,000 - 199,999 100,000 - 399,999 1,000,000 - 2,999,999 1,000,000 - 2,999,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,5000 2,000 3,000 4,000 5,000 7,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.
Cash Withdrawal at Azania Bani	2,000,001 - 5,000,000 Registration fee Payments internal Payments to other banks(TISS) Payments to other banks(TT) Monthly fee (Retail) Monthly fee (Corporate) (1,000 - 9,999 10,000 - 19,999 20,000 - 39,999 40,000 - 49,999 50,000 - 99,999 100,000 - 199,999 200,000 - 399,999 500,000 - 999,999 500,000 - 999,999	12,000 Free Free 12,000 N/A 3,360 12,800 700 800 1,000 1,500 2,000 3,000 4,000 5,000	6.00 59.00 1.18	N/A USD 59 1.18	USD 0.

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GE
	7,000,000 – 7,999,999	11,500			
	8,000,000 – 8,999,999	13,200			
	9,000,000 - 10,000,000	14,000			
Money Remittances					
	Western Union	As per prevailing rates			
	MoneyGram	As per prevailing rates			
Letter of Credit					
		10/ CHICD 2501	1% per	1% per	1%:
Import LC	LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP 210	quarter or	quarter or	quarter min of G
		LOR 250 GB1 210	250	EUR 250	2
	General LC Commission	USD 200 / EUR 200/ GBP 170	200.00		170
	LC extension and change of amount	1% per quarter or min of USD 250/	250.00	250.00	210
		EUR 250/ GBP 210			
	LC expired unutilized or cancellation fees SWIFT charges	USD 200 / EUR 200 / GBP 170 USD 59	200.00 USD 59	200.00 USD 59	170 USD
Export LC	Swir i charges	USD 39	030 39	030 39	USD
	Advising Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250
	amendment Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250
			1.18% or	1.18% or	1.18%
		1 100/ NC : CHICD 200 /	Minimum		Minim
	Confirmation Commission	1.18% or Minimum of USD 300 / EUR 300 / GBP 250	of USD 300	of USD 300	
		LOK 3007 GB1 230	/ EUR 300 /		/ EUR 30
			GBP 250	GBP 250	GBP 2
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150.
Loans	Prime/Base lending rate	1.5 - 2.5%			
	Arrangement Fees(all loans) Arrangement Fees(Mortgages USD)	1.5% of the loan amount			
	Security perfection fees (all loans)	1.570 of the four unfound			
		TZS 150,000 to 1M			
	Security perfection fees for additional documents (all	TZS 215,000 for Legal Mortgage			
	loans)	and TZS 100,000 for Assignment			
Insurance premiums	Credit Life Insurance - Consumer	0.40%pa			
insurance premiums	- Staff	0.40%pa			
	- Mortgage	0.65%pa			
	Property Insurance	0.177-0.295%pa			
	Penal Interest TZS	0.07			
	Penal Interest TZS	0.05			
Bonds&Guarantees(Commission	1				
Donuse Guar antees Commission	Performance bond/Bid bonds/Guarantees	2% per quarter, Min 250,000			
		Amounts below Tzs 50M - Tzs			
		Amounts below Tzs 50M - Tzs TZS 50,000			
	Treasury Bill & Bond Bidding on behalf of customers	TZS 50,000 Amounts between Tzs 50M and			
	Treasury Bill & Bond Bidding on behalf of customers per bid	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000	25.20	25.20	21
	, ,	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to	25.20	25.20	21
		TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000	25.20	25.20	21
		TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to	25.20	25.20	21
Premium Pass Services	per bid	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000			
Premium Pass Services	per bid Monthly charge (Tzs)	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000	25.20	25.20	
Premium Pass Services	per bid Monthly charge (Tzs) Dormant account charge (Tzs)	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge			
Premium Pass Services	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge			
Premium Pass Services	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge			
Premium Pass Services	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge			
	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge			
Premium Pass Services Retrieval of Documents	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement Other charges	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 Free of charge Free of charge As per tariff guide	12.00 TZS	12.00 TZS	8. T
	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge	12.00 TZS 24,000	12.00 TZS 24,000	21. 8. T 24,0
	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement Other charges	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 Free of charge Free of charge As per tariff guide	12.00 TZS 24,000 TZS	12.00 TZS 24,000	8. T 24,0
	Monthly charge (Tzs) Dormant account charge (Tzs) Internet Banking Statement Other charges Less than 30 days	TZS 50,000 Amounts between Tzs 50M and 100m -TZS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge As per tariff guide	12.00 TZS 24,000	12.00 TZS 24,000	8. T